

# **Searching for a Common Ground in Sharing Economy in Finland**

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<p>Abstract</p> <p>Sharing economy has become a rapidly growing phenomenon as well as a new business model and lifestyle as a result of financial crises and the constantly developing technology. The model emphasizes applying traditional sharing and choosing access over ownership with the help of technological platforms.</p> <p>The objective of the study was to explore the perceptions and expectations that Finnish consumers had of sharing economy. The study examined the key factors in sharing economy: relationship to ownership, the current consumer behaviour trends and the alternative business opportunities that sharing economy provides.</p> <p>The methodological approach used in the study was qualitative research, and the primary data was collected with theme interviews. Five people representing different generations and lifestyles participated in the interviews. The study revealed the respondents' attitudes and expectations towards sharing economy, their relation to the ownership of various goods and property as well as what kinds of motivational factors they had for participation. The amount of secondary data was relatively small because of the limited amount of previous research and existing knowledge. The data analysis was implemented with content analysis.</p> <p>The findings showed that the interviewees were aware of sharing economy and that they had clear expectations towards the phenomenon. Based on the collected data, it can be stated that they had positive attitudes towards sharing economy and that they would use the services of sharing economy to some extent. However, the respondents also had a few traditional values and attitudes to which sharing economy cannot respond.</p> <p>Based on the relatively small amount of data, it could be stated that the consumer behaviour of the interviewees had changed slightly and that their awareness of sharing economy was considerable. This could be seen in their consideration of their consumer choices and how they perceived their own relationship to ownership. Yet, they had not assumed the services of sharing economy as part of their daily lives.</p>		
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<p>Tiivistelmä</p> <p>Jakamistaloudesta on tullut nopeasti kasvava ilmiö, liiketoiminnan malli sekä elämäntyyli, joka on syntynyt talouskriisien ja teknologian kehityksen tuloksena. Jakamistaloudessa kiteytyy perinteinen jakaminen, digitaalisten alustojen hyödyntäminen sekä käyttöoikeuden suosiminen omistamisen sijasta.</p> <p>Tutkimuksen tavoitteena oli selvittää, miten kuluttajat ymmärtävät jakamistalouden ja millaisia odotuksia heillä on ilmiötä ja palveluja kohtaan. Tutkimus kattaa jakamistalouden perusominaisuudet: suhtautumisen omistamiseen, tämänhetkiset kulutustrendit ja jakamistalouden tarjoamat vaihtoehtoiset liiketoimintamallit.</p> <p>Tutkimusmetodina käytettiin kvalitatiivista tutkimusta, ja primääriaineistonkeruu tapahtui teemahaastatteluiden avulla. Tutkimuksessa haastateltiin viittä henkilöä, jotka edustivat eri sukupolvista ja olivat eri elämäntilanteissa. Tutkimuksessa selvisi, millaisia asenteita ja odotuksia eri-ikäisillä haastateltavilla oli ilmiötä kohtaan. Tutkimuksessa selvisi myös, miten haastateltavat suhtautuivat omistamiseen ja millaiset tekijät ovat motivoineet heitä osallistumaan jakamistalouteen. Sekundääriaineisto oli suhteellisen pieni, sillä aikaisempien tutkimusten ja tiedon määrä oli rajallinen. Aineiston analyysimetodina käytettiin sisällönanalyysia.</p> <p>Kaikki haastateltavat olivat tietoisia jakamistaloudesta, ja heillä oli selkeitä odotuksia ilmiötä kohtaan. Kerätyn aineiston perusteella voidaan sanoa, että haastateltavat suhtautuivat ilmiöön positiivisesti ja he voisivat käyttää jakamistalouden palveluita jonkin verran. Siitä huolimatta haastateltavilla oli muutamia perinteisiä näkemyksiä ja arvoja, joihin jakamistalous ei palveluillaan pysty vastaamaan.</p> <p>Yhteenvetona voidaan sanoa, että haastateltavien kulutuskäyttäytyminen on kokenut pienen muutoksen ja heidän tietoisuutensa jakamistaloudesta on huomattava. Muutos näkyy siinä, millaisia valintoja he tekevät ja miten he suhtautuvat omistamiseen. Siitä huolimatta jakamistalouden palveluita ei ole omaksuttu päivittäiseen elämään.</p>		
Avainsanat (asiasanat) jakamistalous, yhteiskäyttö, omistaminen		
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# 1 Introduction

## 1.1 Background

The economy today is undergoing constant changes, and new consumer trends are adopted by consumers. The development of technology has fostered the fast-paced consumption culture of today. Online shopping and product information on the Internet have enabled people to consume more easily and faster than before. The impact of encouraging to consume can be witnessed strongly every day, since advertising and social media have taken a significant position in people's lives, for example, due to the increased frequency of smartphone use. While consumption increases and more products are available, current trends, such as an increasing concern about the environment and the diverse consumer attitudes of the younger generations affect consumption today.

Transactions in the traditional economy are considered to transfer the ownership of a product. The sharing economy has changed the significance of ownership to preferring access and sharing. (Jeonghye, Youngseog & Hangjung 2015, 3.) The new business model has spread rapidly by providing new alternatives for traditional businesses. The most common companies in sharing economy are the hospitality company Airbnb and Über, a service in transportation. In sharing economy, the traditional communal customs are combined with the possibilities to interact and communicate in ways that the modern technology has enabled (Lahti & Selosmaa 2013, 13). Multiple megatrends, such as the climate change, diminishing natural resources, financial crises and establishing communal relationships have fostered the growth of sharing economy (Ruuska 2013).

The relevance and popularity of the phenomenon and business model are growing constantly. Despite it, the quantity of previous research and scientific knowledge is still deficient. The topic emerged from the author's personal interest to examine sharing economy from the consumer point of view as a new business opportunity. The phenomenon is relatively new in Finland but some sharing services have already been established and they have found their possible markets in the area. The topic was chosen in order to advance the awareness and knowledge of sharing economy.

The knowledge generated by the study can be utilized for new possible start-ups and sharing services that could be established in Finland.

## 1.2 Previous studies

Hamari, Sjöklint, and Ukkonen (2015) studied the motivations why people participate in sharing economy. They described sharing economy in their study as “an emerging economic-technological phenomenon that is fuelled by developments in information and communications technology (ICT), growing consumer awareness, proliferation of collaborative web communities as well as social commerce/sharing.” (Hamari et al. 2015, 3) The purpose of the study was to explore the motivations and to increase studies on the topic, since the practical importance of the phenomenon is growing.

The data of the above study consisted of questionnaire responses from 168 registered users of a sharing economy online platform. Based on the responses, the motivations to participate were divided in two categories: intrinsic and extrinsic motivations. In the study, intrinsic motivations consisted of enjoyment and sustainability, and the extrinsic motivations consisted of economic benefits and reputation. The results showed that intrinsic motivations were a strong factor in the attitudes towards sharing economy. Extrinsic motivations did not reflect positively on the attitudes. An interesting detail in the study suggested that sustainability could be a significant factor for those who considered ecological consumption important to them. Another possible conclusion was that positive attitudes could exist towards sharing economy but it was not evident that the positive attitudes would lead to actions. (Hamari et al. 2015.)

Magno, De Boer and Bentoglio (2016) conducted research that examined sharing economy and compared the users’ and non-users’ perceptions. The study focused on the perceptions of the non-users and users of sharing economy platforms and services by utilizing the framework created in the study by Hamari and colleagues (2015). The research consisted of 378 respondents and the purpose was to understand if the four motivations (economic benefit, individual reputation,

community belonging, environment concern) could statistically predict the decision whether to take part to sharing economy or not.

Since the knowledge of sharing economy is still limited, the aim of the study conducted by Magno and colleagues was to increase such knowledge of sharing economy and explore what kinds of motivations there were to participate. In the study, the framework created by Hamari and colleagues (2015), including intrinsic and extrinsic motivations, was utilized to find the overall motivations. The results showed that sustainability was an important factor in the motivations but it could not be conclusively assessed. An interesting deviation in their research was that the aspect of belonging to a community was not important in participating in sharing economy, unlike the previous studies and knowledge had suggested.

### 1.3 Research objective and structure

The objective of the study was to determine the awareness and perceptions that selected Finnish consumers had of sharing economy. Two types of data were collected for the study: primary and secondary data. The secondary data is presented in the theoretical framework, which describes what sharing economy is and how it functions. The methodology, research findings, discussion and conclusion sections discuss what kinds of expectations rise from the concept of sharing economy. In addition, the thesis examined the sharing economy and its different activities, motivations to participate and consumption patterns, where traditional individual ownership and fast-paced consumption were highlighted as contrasts.

Previous studies, theoretical data and articles were utilized in the thesis to examine the dimensions of sharing economy and to find answers to the following research questions:

1. What kind of perceptions and expectations rise when 'sharing economy' is discussed?
2. What kind of motivations can encourage participation in sharing economy?
3. Does sharing economy affect the consumer behaviour and buying decisions?



The data was collected by using a qualitative semi-structured theme interview focused on the consumer perspective. The research included five interviewees representing different generations and occupations from different areas in Finland. Further information and discussion on the research methodology is presented later in the thesis.

## 2 Theoretical framework

### 2.1 Definition of sharing economy

The primary idea in sharing economy is that the participants choose to borrow or rent items that they need rather instead of buying the actual item (Lahti & Selosmaa 2013, 14). In other words, the purpose of the activities in sharing economy is to increase the usage of underused assets and services. The activities take place directly between individuals and organizations, and they can be non-monetary or include fees (Botsman 2015). For instance, households with a wealthy and stable standard of living are likely to acquire various products and property that might be used only a few times or rarely (Schor 2014, 3). In this case, Airbnb, a website that connects people with underused spare rooms or apartments and travellers who need an accommodation, can be utilised in order to increase the usage of the property and to gain a small profit.

According to Hamari and colleagues (2015, 2), information and communication technologies have enabled sharing economy to rise during the past years, which includes peer-to-peer based activities in obtaining, giving or sharing access to services and goods with the help of online based communities. Sharing economy can be comprehended as a combination of traditional communal customs with the modern possibilities of interaction facilitated by the development of technology. Thus, sharing is not a new concept but the development of technology has provided the possibility for people to share assets, skills and resources in a way that has not been possible before. (Lahti & Selosmaa 2013, 13).

Sharing economy is an extensive definition and rather difficult to define since the business model has expanded very recently. The definition varies based on the activities, platforms and participants. In addition, the participants often create their own interpretations whether an activity is classified as part of sharing economy or as something else (Schor 2014, 2). In the present study, sharing economy is seen as an extensive concept, and this concept is used to cover all the forms of the model.

An alternative term that is commonly used is called collaborative consumption. According to Botsman (2015), sharing economy is an umbrella term. Collaborative

consumption differs from sharing economy in terms of the activities that increase an efficient exchange of assets on the internet. These actions include renting, bartering, lending, sharing, gifting and swapping. (Botsman 2015). For instance, Airbnb is an online marketplace for renting already existing spare rooms, apartments or other spaces. In other words, the product that is rented, is not used effectively. Therefore, Airbnb connects the needs and haves around the globe, which was not possible before the internet.

As the definition 'sharing economy' is still a relatively new and complicated term, professor of Sociology at Boston College, Juliet B. Schor divides sharing economy in four categories: recirculation of goods, increased utilization of durable assets, exchange of services, and sharing of productive assets. The increased utilization of durable assets consists of using already existing products and property effectively. When a wealthy standard of living is obtained, various products and property are often acquired but used rarely (Schor 2014, 3). As a result, sharing economy provides new options for people to increase the usage of what they own, earn a small profit for it or foster communal wellbeing and relationships by sharing something they own.

The most known platform for increased utilization is Airbnb, a marketplace for people to rent their apartments and houses. Airbnb hosts list their own rental property and define their own price for a stay. Guests can search for a suitable accommodation on the website. Airbnb reserves a commission of the service and provides the marketplace, secure transactions and reputational information made by the guests and the hosts. (Byers, Proserpio & Zervas 2014, 7.) In car rental, Zipcar is a platform that enables individuals to rent a car when they need one. The users pay approximately \$10 per month for using Zipcars that are located around an area. The trend is that individuals comprehend that it is not the products that are indispensable but the experience or needs that the product fulfils (De Lecaros Aquis, 2014).

The purpose of recirculation of goods and redistribution channels is to encourage people to reuse and resell their unwanted items instead of throwing them away. As a result, goods serve their purpose more efficiently and the amount of waste is reduced. (Botsman & Rogers 2010, 25%.) The beneficial aspect for individuals and for

the environment is that existing products that someone has already purchased can be used by more people and more efficiently. Social networks enable people to redistribute their goods that are not needed to people who need them. In these marketplaces, redistributing items can be based on free exchange, exchange of points, exchange to similar item, and exchange of cash or even a mixture of these. (Botsman & Rogers 2010, 25%.)

Commonly redistributed goods can be toys, clothes, accessories, makeup, baby clothes, games and DVDs. Usually, these exchanges happen between strangers. (Botsman & Rogers 2010, 25%.) Schor (2014, 2-3) states that recirculation of goods enables lower costs in the secondary market and increases reliable transactions by providing information on the seller's trustworthiness and reputation. Therefore, purchasing used items on online platforms can offer lower prices and secured transactions if the platform collects reputational information on their users. For instance, a forerunner of recirculation of goods is eBay that was established in 1995. A Finnish equivalent to a platform for recirculating goods is Zadaa, a mobile application for selling second-hand clothes, shoes and accessories. After purchasing items on Zadaa, the buyer is required to rate the seller based on the transaction, delivery and quality of the item or garment.

Exchange of services is the third category of sharing economy (Schor 2014, 2). Exchange of services can be an activity that adds value to the participant and the recipient receiving the service. Schor associates exchange of services with community-based time banking. A time bank's core idea is that the participants share their own time for a task that helps other people. By taking part in tasks, a participant earns time credit that can be used when the participant needs help from others. (Cahn & Gray 2015.) In other words, time banking does not include monetary transactions, since only time is exchanged.

However, there are other platforms that include money. For instance, TaskRabbit is a website and a mobile application, which enables users to choose different tasks, and the user can hire a tasker from close by. A non-monetary platform for exchanging services and an online neighbourhood community in Finland is a website called Nappi Naapuri. The website enables the user to create a profile, which also indicates the neighbourhood where the user is located. The website provides other functions

rather than only exchanging services. In the neighbourhood, the users can, for example, have discussions, offer and ask for help for different tasks, lend or give items for free, sell items and inform about events.

The activity of sharing productive assets is based on the idea that assets or spaces that create production are shared, instead of consumption (Schor 2014, 3). For instance, spaces, where people are able to co-work or use tools, have been created as a result of sharing economy. Renting is traditional but the Internet has enabled people to rent, for instance, co-working space more conveniently than before. As a result, even the spaces can be utilized more flexibly and efficiently.

## 2.2 Sharing economy in Finland

The growth of sharing economy in Finland has been rather slow. The embryonic state of the definitions in sharing economy describes that the business model is still developing in Europe. According to Lahti and Selosmaa (2013, 31), compared to other Europeans, Finnish people value ownership to large extent. For instance, home-ownership is larger only in countries of Eastern Europe and a few in Southern European countries. (Lahti & Selosmaa 2013, 31.) On the other hand, it has been stated that Finland has exceptional foundation to develop sharing economy. According to Nylund (2015, 3), in Nordic countries, welfare states and public government encourage civic participation and trust among each other. For instance, the government can affect the formation of citizens' trust, by enabling proper transportation and providing library services.

The Finnish Ministry of Economic Affairs and Employment conducted research with PwC in 2016 on sharing economy in Finland. The research examined the status of sharing economy in Finland and created estimations how sharing economy could grow in the future. According to the report, it is estimated that in 2020 the transactions done via sharing economy services can be up to 1.3 billion euros. In 2016, value of the transactions were over 100 million euros. (Työ- ja elinkeinoministeriö 2017.) This indicates that sharing economy in Finland is estimated to grow very rapidly in the following years. According to the report, it is

possible that sharing economy services could obtain a permanent economic position in the Finnish markets. The beneficial aspects of sharing economy are the accessibility of the services, freedom of choice, sociality and more effective usage of resources. In addition, sharing economy could create new opportunities for unemployed people in Finland. (Työ- ja elinkeinoministeriö 2017.)

When it comes to sharing economy in Finland, there has been a lot of discussion about the taxation and utilizing sharing services. Sharing economy creates new challenges for the Finnish government, since the taxation law has not been designed to be compatible with sharing economy. In the past years, there has been discussion on how the taxation law and system could be adjusted, in order to support and foster the positive effects of sharing economy, and to secure an equal and effective taxation for all citizens. (Faehnle, Immonen, Mäenpää, Nylund & Träskman 2016.)

In the aspect of taxation in relation to sharing economy, there are four challenges. Firstly, when sharing economy creates small income from different services, the costs of processing and managing different income can become larger than the actual income tax. Secondly, if the total income of an individual consists of fragmented income, the reporting can become a burden. In worst case, neglecting to report these earnings can result in tax avoidance. In the third place, it could be stated that when reporting income becomes laborious, it could indicate of bureaucracy. It has been argued that Finnish people consider regulatory actions demanding and inflexible, especially when they are related to new digital services and platforms. (Faehnle, Immonen, Mäenpää, Nylund & Träskman 2016, 5-6.) However, the Ministry of Economic Affairs and Employment stated that the aim in the future is to provide equal opportunities for all, participants and service providers, in order to support the reformation and development of markets without excessive regulatory actions. (Työ- ja elinkeinoministeriö 2017.)

The final challenge regarding the taxation includes the possibility that sharing services on online platforms will direct their tax payments somewhere else. When services are based on online platforms, the taxation is different. For instance, online platform based taxation can direct income tax away from Finland, covering whole industries. Examples of these cases could be transportation and hospitality industries. Therefore, sharing services can disrupt the traditional industries when the

income tax has directly paid to the government. As a result, it is more difficult to control domestic industries if they function via online platforms. (Faehnle, Immonen, Mäenpää, Nylund & Träskman 2016, 5-6.)

## 2.3 Development of the phenomenon

From the early stages of human species, sharing has been a vital part of being. Our primitive ancestors realized that by sharing, safety of the community and survival of future generations is guaranteed when individuals cooperate in hunting, gathering and sharing tools, for instance. When a fortunate hunt appeared, the goods were shared among the tribe and many benefited from the accomplishment. In addition, behaviour and decision-making was based on what was best for everyone, not necessarily what was best for an individual. Therefore, it has been stated that sharing is associated with successful evolution and survival. (Buczynski 2013, 3-4.)

When human species evolved, tribes were followed by early civilizations. In these societies, instead of having actual monetary systems, trading and bartering already existing resources became a way of fulfilling daily needs. In early civilizations, even tradable animals had value systems that acted as a primitive monetary system. As communities evolved to cities, basic needs of survival evolved to more advanced ones. In these situations, trading was substantial because not everyone was able to grow or make an item they needed in their daily life. The complicated aspect of trading and bartering is that occasionally the needs for both parties might not meet and common agreement of value cannot be found. (Buczynski 2013, 4-6.)

Therefore, sharing happens for two factors, for functional reasons, such as survival but also for altruistic acts, e.g. convenience, courtesy or kindness to others. In everyday life people might encounter situations where another person asks for the time, directions to some location or another small favour, even between strangers. People automatically tend to fulfil the request because these acts are perceived as cultural norms. (Belk 2013, 5.)

According to Lahti and Selosmaa (2013, 40), sharing economy rose into a global phenomenon in 2010. Later on, the popularity of sharing economy has increased for

its practical aspect and since the phenomenon generates a lot of profit (Lahti & Selosmaa 2013, 40). According to Hamari and colleagues (2015), the development of information and communication technologies has enabled the rise of sharing economy. In the technological aspect, open-source software, online collaboration, file sharing and peer-to-peer financing are considered to be technological instances of the development of sharing economy. (Hamari et al. 2015, 1-2.)

Lahti and Selosmaa (2013, 45) state that before urbanization, people lived in the countryside and it was common that the living area maintained the same for the whole life. In villages people knew each other and communal relationships were easily established. After transportation and technology started to develop, people begun to move farther, hoping for a better standard of living. As a result, people became more individualistic and somewhat isolated which caused the communal relationships to decrease. (Lahti & Selosmaa 2013, 45.) The development of information and communication technologies has enabled interaction in a new way which can be considered as one of the vital factors enabling the rise of sharing economy. For instance, the rapid growth of online shopping, smartphones and availability of various applications can be considered as the core factors enabling the growth of sharing economy (Lahti & Selosmaa, 46).

When considering the existence of sharing economy, it has been stated that information and communication technologies have been a vital part of the development of the phenomenon. However, according to Botsman and Rogers (2010, 26%), there are four principles that maintain the existence of sharing economy. These four principles are critical mass, idling capacity, belief in the commons and trust between strangers (Bostman & Rogers 2010, 26%).

According to Botsman and Rogers (2010, 26%), to make any kind of marketplace, service or a community sustain, it is required to have enough users and choices i.e. critical mass. When the users find enough interesting content in a certain service, it enables the growth of new users (Lahti & Selosmaa 2013, 23; Botsman & Rogers 2010, 26%). Situations when people consider trying a new service, there often appears hesitation. However, many online platforms and services provide information on the users' experiences and enable the users to engage with the company. When reputational information is available, people often rely on other



users' ratings. If a service functions appropriately, it is likely that the hesitation will disappear (Botsman & Rogers 2010, 28%). As a result, the more people take part in sharing economy, the more it serves and brings value to other participants. (Botsman & Rogers 2010, 31%)

Idling capacity is another principle when it comes to maintaining the sharing economy. Unused goods are a sign of overcapacity and idling resources available. Idling capacity consists of e.g. cars, empty rooms, rarely used sports or free-time equipment, evening dresses, unused offices, and even the goods that are stored in additional storages for payment. Mostly these goods are spared in case that they might be needed one day. In addition, some goods might be purchased for a certain situation, e.g. evening dresses and drills. (Lahti & Selosmaa 2013, 24.) Therefore, sharing economy can be considered to occur as a result of hyper-consumption, since the actual need for certain amount of goods and property is exceeded.

To increase the usage of idling capacity, Internet is the platform for people to locate and share resources into places where they can be used (Lahti & Selosmaa 2013, 24). Idling capacity can also encompass intangible resources, such as time, skills, and even land. For instance, people that own excess land and people who would like to have a garden can collaborate. (Botsman & Rogers 2010, 29%.) As a result, the owner of the land gets their resources utilized more effectively and another person obtains valuable experience by participating an activity of their own interest.

Belief in the commons plays an important role when it comes to enabling sharing economy. From history, there has always been goods and services available for public use, e.g. parks and roads. Although, during centuries it has been considered how to balance the individual benefit and common benefit together. According to Botsman and Rogers (2010, 30%), Hardin (1968) states that the public and common goods and services were privatized to some extent since the public resources are always knowingly or unknowingly over-consumed and misused in order to obtain achievements of self-interest. Therefore, sharing economy demands a certain level of belief in the commons but also a system secures appropriate use.

Creating a system that serves the common use, can be a complex and difficult to create for the possibility of misusing and overuse. However, creating content on the

Internet on platforms for public use can create great value to the community.

Botsman and Rogers (2010, 31%) state that through digital experiences, when we provide value to the community, our own social value expands in return. In example, phone network is useless if there are only few people with phone. This means that in communities, people are required to give in order to receive. In this case, they must start using a phone in order to get a functioning telephone network. In sharing economy, this principle enables the functionality of e.g. Airbnb. When there are many users providing accommodations and users wanting to accommodate, the whole system works well for everyone. (Botsman & Rogers 2010, 31%.)

When it comes to participating different activities in sharing economy, participants are required to trust people that they do not know beforehand. In a traditional hyper-consumption world, the quality and reliability of transactions is provided by middlemen e.g. sales assistants, agents and distributors. Therefore, in sharing economy, there is no need for these kinds of middlemen, and digital platforms instead connect the peer-to-peers by providing search engines and reputational information on the users, in order to prove the reliability of both participants. (Botsman & Rogers 2010, 31%.)

In sharing economy, the key player is a participant who cannot be completely controlled. While companies encourage people to buy more goods, sharing economy encourages people to share what they already own. In the worst case, a shared asset, such as a car, is crashed or a borrowed drill never gets returned. Therefore, there are risks when it comes to sharing goods to other people. However, sharing economy platforms have the power to provide and monitor that the service is used properly and without the users violating the system (Lahti & Selosmaa 2013, 26-27.) In other words, trust is a key player when it comes to enabling sharing economy. Internet has enabled the possibility to build trust online. Giving feedback on the Internet has been made easy and it has become the capital of trust. When participants use sharing economy platforms reliably, in a bigger picture it means that all the services are in more efficient use. In addition, the more people participate different activities, the more they lose their fear of fraud. (Lahti & Selosmaa 2013, 26-28.)

According to Botsman and Rogers (2010, 31%), when participants of collaborative activities are able to monitor the reputation of the other users, the positive impact is that the violators and abusers of the collaborative system are exposed and left out. Participants are unwilling to exchange services or goods with suspicious users. Therefore, openness and trust is encouraged and rewarded with the gained positive reputation on sharing economy platforms. These transparent communities are able to build the trust between strangers (Botsman & Rogers 2010, 31%).

## 2.4 Motivational factors to participate sharing economy

The drivers why people participate sharing economy can vary and be very complex. Some of the studies concerning the motivations why people have started to use sharing economy services and activities, were presented in the introduction. According to Tussyadiah (2015), an instance of why sharing economy might be an appealing alternative is the economic benefit e.g. low cost after global economic crisis. However, the motivations can be related to other than economic benefits, since some participants consider sharing economy appealing for the fact that peer-to-peer activities are enabled and activities are based on communal relationships (Lahti & Selosmaa 2013, 16). Consumers' awareness of the impacts of over consumption is increasing and the possible threats it can pose to the environment (Tussyadiah 2015). Lahti and Selosmaa (2013, 14), state that sustainability and sustainable consumer choices have become more relevant, which occurs as effective usage of resources and recycling.

Research conducted by Hamari, Sjöklint and Ukkonen in 2015, aimed to explore which motivational factors stem from continual usage of a sharing economy platform. In their study, Hamari and colleagues (2015, 3), state that attitudes towards consumption have changed in recent years and increased concern over ecological, societal and development impact. As a result, sharing economy and collaborative consumption have become an appealing alternative for consumers. (Hamari, Sjöklint & Ukkonen 2015, 3.) In the study, they utilize a framework for the motivations to participate, as intrinsic and extrinsic motivations. Intrinsic motivation

consists of sustainability and enjoyment, as extrinsic motivation covers reputation and economic benefits.

Carbonview Research conducted a survey for Campbell Mithun in 2012 with online interviews to study the opinions on sharing economy. The sample size was 383 participants nationwide in the US. In the survey, there were findings on how different generations find sharing economy and also factors that were considered as benefits when taking part in sharing economy. The generations were divided into Baby boomers (born in 1946-1963), Generation X (born in 1964-1979) and Generation Y (born in 1980-1999). (National Study Quantifies the Sharing Economy Movement 2012.)

The results from the study showed that motivation to participation in sharing economy consisted of rational and emotional benefits. The benefits varied from e.g. financial and ecological benefits, which meant that by participating in sharing economy, financially participant is able to save money or earn money. In ecological aspect, the study showed that collaboration and reusing or recycling was good for the environment. In emotional benefits, the study suggested that by participating sharing economy, social benefits such as community and generosity weighed by large extent. By community sense, participants felt valued and belonging to something bigger. Generosity created a sense of joy of helping others and the participant itself. The other benefits are presented in the table underneath.

<b>Rational benefits</b>	<b>Emotional benefits</b>
Financial - saves money and possibility to earn money	Generosity - I can help myself and others
Ecological - collaboration and recycling is good for the environment	Community - I am valued and belong
Lifestyle - provides me flexibility	Lifestyle - I'm smart
Lifestyle - sharing economy is practical	Lifestyle - I'm more responsible
Trial - sharing economy provides the possibility to try new products and services easily	Cultural - I'm part of a movement

Table 1. The most important factors why people participate sharing economy (National Sharing Economy Study 2012)

## 2.5 Impacts on consumer behaviour, communities and sustainability

Sharing economy has been considered to have many kinds of impacts for its rapid growth. There appears to be multiple evident consequences when participation of sharing economy is considered e.g. to consumer behaviour, communities, individuals and sustainability. Even though the phenomenon has reached its relevance, the impacts of sharing economy to consumer behaviour and sustainability are controversial. In the following chapter, a few possible impacts are discussed.

The first possible impact is how sharing economy affects the consumer behaviour. Consumer behaviour can be defined as the action that the consumers undergo while searching, buying, using and disposing products and services (Bagozzi, Gürhan-Canli & Priester 2002, 9). The purpose of the products and services is to satisfy the needs and wants of consumers. The focus on consumer behaviour is to examine on how individuals, families and households spend their accessible resources such as time, money and effort. In addition, consumer behaviour includes inspecting the reasons for e.g. what consumers buy, why and where they buy it, how often they buy and use it. (Carlson, O'Cass, Paladino, & Schiffman 2014, 4.) Therefore, researching customer

behaviour is indispensable because as a result, marketers are able to define their target groups and understand how they can respond to the needs and wants of their customers with their products and services.

The challenge of anticipating consumer behaviour is that the preferences of customers and business environment are changing constantly. Therefore, also consumer behaviour must be researched continuously in order to modify the products and services to meet the needs of the customers. (Carlson, O'Cass, Paladino, & Schiffman 2014, 6.) Consumer behaviour describes the process of products satisfying needs but it can also create or maintenance the identity and lifestyle of a consumer (Seyfang 2009, 4). Therefore, consumer behaviour is a complex term.

The foundation of sharing economy is the mind-set of wanting to pay for the benefit or the task that a product does for them, without owning the product itself (Botsman & Rogers 2010, 25%). This can be considered as a change in consumer behaviour and possibly poses the values of today's consumer. According to Botsman and Rogers (2010, 5%), *"Charles Leadbeater discussed in his book "We Think" in the twentieth century of hyper-consumption we were defined by credit, advertising and what we owned, in the twenty-first century of collaborative consumption we will be defined by what we can access and how we share and what we give away"*. This type of mind-set in sharing economy disrupts the traditional consumption model, which highlights the individual ownership. As the necessity of purchasing items is under re-evaluation, the consumer behaviour may be changing (Quinones & Augustine 2015, 4).

Ownership and access are important factors to consider when it comes to sharing economy and its impacts to consumer behaviour. According to Lahti and Selosmaa (2013, 19), consumer behaviour has changed after the 20th century. For instance, compared to 1980s ownership to various products and resources measured the wealth of an individual. Nowadays, the 21st century is considered as the century of collaborative consumption where access to resources is shared. The major shift occurs in the values of consumers, in a way that access to resources is valued more than obtaining ownership. (Lahti & Selosmaa 2013, 14-19.) Rachel Botsman and Roo Rogers (2010, 31%) argue in their book *"What's mine is Yours"* that *"The relationship between physical products, individual ownership, and self-identity is undergoing a*

profound evolution.” In other words, possessions dematerialize into intangible and as a result the perception of ownership changes (Botsman & Rogers 2010, 31-32%).

It has become common that people might choose access rather than owning goods. Hamari, Sjöklint and Ukkonen (2015, 6) define access over ownership as users have the possibility to share goods and services to other users for a limited time, by using peer-to-peer online platforms or traditional renting and lending. For instance, traditional CDs have been used for storing data, commonly music tracks. Although, since technology has developed, and CDs are not necessarily needed and people have realized that the need is the music, not the CD. In 2016, it was announced that the music streaming service Spotify had already 100 million users (Shanley & Neely 2016, Reuters). Thus, users need the music, not the actual records. Therefore, sharing economy can change the way people value ownership by providing the possibility to choose not to own. In addition, when the focus shifts from ownership to access, the strain of maintenance and repairing the product is diminished. (Botsman & Rogers 2010, 25%.)

Sharing economy is considered to have an impact on individuals and the establishment of communities. According to Lahti and Selosmaa (2013, 17), sharing economy is about the transition from being a passive consumer to the role of being an active citizen who can utilize or create services and products. Thus, people have many kinds of roles and possibilities in sharing economy and the activities can form a collaborative lifestyle to the participant. Sharing economy provides the possibility to become a micro-entrepreneur by renting, borrowing, selling and giving away something that brings value to another individual. (Lahti & Selosmaa 2013, 17.) For instance, participants in sharing economy can rent their parking spot when they do not need it themselves.

Sharing economy is extensively associated with the community aspect. Yet, communities have always existed but nowadays technology can provide the possibility to interact with other participants and create a community in a new way. According to Lahti and Selosmaa (2013, 17), the products and services can be created together inside a community. The main purpose is to produce and consume with peers and also gain new knowledge from each other. Participants are able to interact or meet with other participants around the globe online or physically because the

communities can vary from regional, themed or global categories. Therefore, geographical boundaries lose their significance. (Lahti & Selosmaa 2013, 17.) As a result, sharing economy enables creating large amounts of relationships through interaction and it provides the possibility to create communities locally and globally. To enable that, participants in sharing economy are often required to have trust each other. (Botsman & Rogers 2010, 26%.)

The last discussed impact is sustainability. Public awareness of ecological and environmental costs of consumption has increased during the past decades (Fraj & Martinez 2006, 26). Sustainable consumption emphasizes that consumers are able to have a better impact on the environment when they prefer sustainable products in consumer choices. Sustainable and ethical consumption has been considered to become a new kind of activism, by the ability to make a difference through consumption. (Adams & Raisborough 2010, 256-257; Bryant & Goodman 2004, 344.)

Discussion on climate change and concern on the environment has increased. Many sharing economy services and platforms advertise their sustainable credentials and participants often assume prominent ecological benefits stemming from their participation (Schor 2014, 6). According to Martin (2015, 149), nature and the impacts of sharing economy are deeply considered among entrepreneurs, innovators, media and academic researchers. According to Hamari, Sjöklint and Ukkonen (2015, 10), the general assumption is that taking part in collaborative consumption is sustainable and it fosters sustainable marketplaces.

It has been argued that sharing economy can provide a route to sustainability by disrupting the unsustainable consumption patterns that can be witnessed in capitalist economies (Heinrichs 2013, 228; Botsman & Rogers 2010). Sustainability can be reached in sharing economy, for instance, when there is a possibility to shift from traditional ownership towards sharing access to assets (Martin 2015, 149). This applies when consumers choose e.g. car sharing services and as a result the number of cars can decrease.

However, increased participation in sharing economy does not evidently increase sustainability towards the environment. For instance, an activity where a used item is purchased from secondary markets, is considered to be more environmentally



friendly than buying a new product. However, the money earned from the transaction can be used for myriad purposes, even to buy more products that will be sold later. Therefore, it cannot be assumed that participation in sharing economy has immediate benefits towards sustaining the environment since assessing overall ecological impacts is complex.

Hamari, Sjöklint and Ukkonen conducted research in 2015 that examined on the motivations of people participating collaborative consumption. The research was conducted by a survey for people who had registered to a collaborative consumption website. The research showed interesting reasons for participation, and sustainability was one of the motivators for people to engage. However, the study showed that sustainability was more connected to positive attitudes towards sharing economy, not necessarily to the activities itself. The study suggests that sustainability can be important to them who value ecological consumption but not to all participants. (Hamari, Sjöklint & Ukkonen 2015, 2.) Therefore, sustainability cannot be considered as a self-evident feature in assessing the sustainability of sharing economy.

### 3 Methodology

When conducting any kind of research, the most vital part before implementation is to select an appropriate research design. Research design is utilized to answer the research questions, which should be clearly defined beforehand. Research design presents the objectives and questions, specification of the data collection and limitations of the research. (Saunders, Lewis & Thornhill 2009, 137.) Selecting the research design consists of choosing between quantitative, qualitative or multiple methods research approach. A straightforward approach to distinguish quantitative and qualitative data, is that quantitative approach is predominantly used for data collection and analysis which works on numeric data. Therefore, qualitative approach is used for data collection and analysis techniques on non-numeric data, e.g. words, pictures and video clips. (Saunders et al. 2009, 151).

When the topic was taken first into consideration, an essential element was to acknowledge the research questions related to a suitable research approach. Since there appeared to be a lack of scientific knowledge and previous studies on the phenomenon and related expectations, quantitative research approach was excluded from the research design selection. Therefore, since the phenomenon is relatively new, numerical data on the topic could not be obtained. According to Kananen (2014, 16), qualitative research is suggested as a research method, when theories of a certain phenomenon are not established and the research aims to find out what the phenomenon is about. After taking the former factors into account and considering the nature of the topic, the research approach was chosen to be qualitative approach. Since the phenomenon is new and scientific knowledge is scarce, it was more important to gain real-life opinions and perceptions instead of gaining numerical data on the topic.

### 3.1 Data collection

Primary and secondary data were collected to answer the research questions. The secondary data consists of theoretical framework, which focuses on the key issues on the phenomenon, how it functions, previous studies and what kind of impacts the phenomenon has. The theoretical framework in the thesis was compiled from textbooks, articles and already existing research on sharing economy. The purpose of literature review is to educate and foster understanding on the topic area before establishing an argument (O’Gorman & Macintosh 2014, 37). In addition, literature review provides background and justification why a certain topic and research has been chosen (O’Gorman & Macintosh 2014, 37; Bruce 1994, 218). Since the availability of textbooks on sharing economy is yet limited, most of the information was collected from previous research on the topic, online publications and articles.

The collection method of primary data was a qualitative, semi-structured theme interview which included open-ended questions. According to Turner (2010, 754), when using an interview as a method, in-depth information of the participants’ experiences and viewpoints of a particular topic can be obtained. The purpose of qualitative interviews is to gain interpretations, experiences and life worlds from the respondents instead of facts or laws. However, qualitative interviews often create limitations to standardization. (Warren 2001, 83-86.) Since the topic area is rather new and limited in relation to previous research, it was relevant to gain qualitative data on the topic, in order to increase the knowledge and availability of research.

Semi-structured theme interview is a common method when conducting a qualitative research. Theme interviews are informal, discussion-like interviews that generate opinions of the interviewees with beforehand defined topics or themes. The interviews aim to understand the factual and meaningful level of the topic. The structure of a theme interview consists of the most relevant themes or topics and follow-up or probing questions, in order to gain focused answers and to solve possible misunderstandings. Theme interviews are a good choice for research method when the topic or field is less known or limitedly studied. (Puustinen 2013, 5.) The theme interview method was chosen for the study, since the awareness of the phenomenon is still limited and the use of definitions are on their embryonic

state. Therefore, conducting quantitative research on the topic would have been nearly impossible.

The interviewees were chosen to represent different generations and from both genders. The choice of having different age groups in the interviews was beneficial, since the research aimed to gain versatile knowledge on how values and life experience affect the attitudes and perceptions towards the topic. The interviewees were also chosen based on their life stage, occupation and living area. The reason for choosing interviewees from diverse demographics is that especially the living area and occupation can affect how people perceive the phenomenon and the willingness for utilization of sharing economy services. The interviewees were from Central Finland, Western Finland and Southern Finland. The aim when choosing interviewees from these areas was to gain different views on how these people perceive sharing economy, when there is a versatile supply of sharing economy services.

There were no requirements regarding e.g. certain level of knowledge on the phenomenon or level of usage, since the aim was to gain as diverse experiences and opinions as possible. As in theme interviews, at some topics hypothetical questions and modified questions were presented to the interviewees regarding their situation, in order for them to understand if they had not experienced such situation before. The themes will be presented in further chapters. The research gave numerically limited data, which implies the limitation of standardization. However, the diversity of data can give interesting information and further suggestions for Finnish sharing economy start-ups and services.

In total, five interviews were conducted during spring 2017. One interview was conducted via Skype, since the interviewee was geographically located in a farther area. Four of the interviews were implemented face-to-face since the purpose was to be able to discuss the topic with the interviewees and to gain extensive understanding how the interviewees perceive the phenomenon. An advantage conducting the interviews face-to-face was that possible misunderstandings were solved and an appropriate amount of follow-up questions were presented as in a regular discussion. As a result of face-to-face interaction, a large amount of data was gained for later analysis. The interviews were recorded with an audio device and transcribed to text format shortly after the interviews.

### 3.2 Data analysis

The research was conducted with a qualitative semi-structured theme interview. As the collected data was qualitative, the use of a computer programme for the analysis was not necessary. According to Saunders and colleagues (2009, 482), during the analysis, the data should be summarised, categorized or restructured as a narrative in order to gain an appropriate analysis. Since the interview consisted of themes, the data was already partially categorized. The discussions were categorized further during the analysis, in order to create clear contents for the results and further conclusions. The interviews were recorded with an audio device, and transcribed into text format. According to Kananen (2015, 156), it is necessary to record the interviews, since the recording gives freedom to the interviewer to focus on the actual interviewing instead of writing down the answers. In addition, when the interview is recorded, it creates the opportunity to listen to the interviews multiple times and make sure the correct information has been collected. (Kananen 2015, 156.)

Transcribing is the activity of converting recordings, photos or videos into text format, in order to analyse the data manually or with a programme (Kananen 2015, 160). There are three methods to transcribe data into text format from audio recordings, which consist of transcription done word-to-word, general purpose language or proposition state of transcribing. Word-to-word transcriptions include even the motions and possible noises during the interview, in order to gain as detailed data as possible. However, word-to-word method demands professionalism from the interviewer, which makes the method relatively challenging. When transcribing in general purpose language, the text is written with literary language. Proposition state method includes transcribing only the most relevant information gained during the interview. (Kananen 2015, 161.) In the data analysis, general purpose language method was chosen, since the phenomenon is relatively new and the purpose was to gain detailed information. Therefore, while transcribing, the aim was to sustain as much information as possible, before clearing out the redundant information.

The chosen analysis method utilized in the study was content analysis. Content analysis consist of the researcher reviewing and classifying written communication into key ideas. In content analysis, the data can consist of reports, articles and videos but in the study the analysed data consisted of the transcribed text derived from the interviews. (GAO 1996, 6.) The method was chosen, since the gained qualitative data from the interviews was versatile and extensive. Content analysis was an appropriate method for the study, since the method aims to reduce textual material into fewer, manageable content categories (Weber 1990, 5). According to Kananen (2015, 160), the analysis of a qualitative data includes transcribing the interviews, reading the textual data, categorizing the data and creating interpretations of the data. Therefore, an essential task when the data was analysed, was to summarize and categorize the data in order to present clear results and create conclusions. In addition, irrelevant information was excluded during summarizing and categorizing. The transcribed text was read through multiple times and commonalities were detected from the responses. The results of the data analysis are presented in chapter four.

### 3.3 Interview themes and interviewees

- How do you perceive sharing economy?
- If the amount of sharing economy services will increase in Finland, what kind of expectations would you have towards the services and the phenomenon?
- What kind of factors motivate you to participate sharing economy?

Follow-up questions and hypothetical questions:

- What kind of sharing services have you noticed in your hometown?
- Have you participated in any sharing economy activities or tried any services?  
If yes, how would you describe your experiences?
- What kind of benefits would you expect considering sharing economy?
- Can you imagine yourself utilizing borrowing/lending/renting systems in your nearby area? Please explain further.

- Sharing economy can provide possibilities to establish communal relationships and increase interaction with strangers. What is your opinion on communal relationships?
- If you think about your own communal relationships, do you consider you have an adequate amount or wish to establish more?
- Sharing economy can provide possibilities to receive access to goods and property instead of obtaining the ownership to them. What is your opinion on ownership to various goods and property?
- Do you consider ownership to various goods and property important to you?
- Sharing economy often connects strangers with the help of online platforms. How do you feel about interacting and cooperating with people you do not know beforehand?

Interviewee	Gender	Generation	Occupation	Family status	Area
A	Male	Generation Y	Part-time entrepreneur	Cohabitation, no children	Central Finland
B	Female	Generation X	Research manager	Married, adult children	Western Finland
C	Female	Generation Y	University student	Single, no children	Central Finland
D	Male	Baby Boomers	Building engineer	Married, adult children	Western Finland
E	Female	Generation Y	Registered nurse	Married, 1 child	Southern Finland

Table 2. Characteristics of the interviewees

## 4 Research findings

### 4.1 Perceptions and expectations on sharing economy

The research objective was to determine the perceptions and expectations that the interviewees had of sharing economy. Firstly, the interviewees were asked if they were familiar with the term 'sharing economy'. Depending on the level of knowledge and awareness of the topic, the phenomenon was described further to the interviewees. This was done because it was vital to define the knowledge of the interviewees and to ascertain that the interviewer and interviewees had similar understanding of the topic. As mentioned above, there were no requirements of the level of knowledge on the topic when selecting the interviewees. The detailed excerpts from the interviews in Finnish language are presented in Appendix 1.

All five interviewees were somehow familiar with and aware of the topic. They mentioned that they had heard or read about the phenomenon, for example, in articles or news. The interviewees were also asked to mention examples of what kinds of services they had noticed in their living area. They mentioned a few: Airbnb, Über, Tori.fi, DriveNow, City bicycles and different communities on Facebook that provide peer-to-peer sharing services. When the interviewees were asked to describe their ideas about sharing economy, all the five interviewees mentioned lending, borrowing and renting items.

The phenomenon was also associated with a more effective usage of existing resources. Four of them were aware of gaining access instead of ownership, which is strongly connected to the phenomenon. In addition, communal relationships were mentioned by four of the interviewees when the primary ideas were discussed. According to the interviewees, sharing was a familiar and a traditional manner in Finnish communities. All interviewees considered sharing economy a phenomenon with positive effects, since new services had been established as a result. In addition, they thought that it was important to question, whether it was vital to gain the ownership of various goods if there was a possibility to borrow or rent.



1. *B: In my opinion, this phenomenon is very important and good because people are able to find different channels to be active and people would become more aware of different opportunities. I think that also the government should see this as a great opportunity since people are able to establish more communal relationships, utilize resources more efficiently and possibly avoid overconsumption.*

Sharing economy customs were also associated with new business models, and interviewees B and D began to consider that there had been issues with the government and tax system regarding participation in sharing economy. They questioned if the government and tax system could be adjusted or renewed based on the business model so that entrepreneurship via sharing economy could be encouraged in Finland and made less complicated in correlation to the tax system. Interviewee D was concerned about how the services can protect the security of consumers, for example, in ride sharing services, and who would be responsible for possible accidents or if the borrowed tools were vandalized or not returned to the owner.

The research objective was also to explore the expectations that the interviewees had of sharing economy. The expectations were divided into rational and emotional expectations and expectations related to the current and possible new sharing services. In the emotional expectations, the most evident expectation was the community sense. All five interviewees thought that if sharing services and the overall phenomenon grew in Finland, they would expect communal relationships to increase. The interviewees were also asked how they felt about the communal relationships personally and if they wished to establish more. C stated that there was a clear difference between the countryside and cities in communal customs in Finland. C thought that in the countryside, people were more familiar with each other and willing to help. On the contrary, in the cities people might not know their neighbours and would be more focused on their own living. A, B, D and E wished for

more communal relationships because people try to manage too much on their own. They mentioned that if people participated in sharing services and activities resulting in good experiences, it would be possible that people in communities would rely more on each other. If sharing economy could provide positive experiences to the users and participants, they would be encouraged to pursue more communal ways of living and be more dependent on other people in the community.

Interviewees B and D stated that the sense of community should start from the basic tasks of living. According to them, a community cannot be built immediately among everyone. Instead, it should start from small favours that make everyday life easier by helping each other. In addition, interviewee D mentioned that requesting for help from the members of a community or strangers might be convenient and easier if the sense of community was fostered by its members. Communal relationships were important for B and D, since they mentioned that it would be beneficial for them to gain help from the nearby area for common daily duties. The younger interviewees A, C and E were more self-dependent even though they mentioned communal relationships.

2. *D: Sharing economy services and activities could create more social interaction. It could increase the familiarity among different people and also it could be easier to ask for help. There could be more communal relationships in my life. Trust is an important precondition for communal relationships, and I think that positive experiences will increase the willingness to participate communal activities in the future.*

When the emotional benefits were discussed, generosity was mentioned by interviewee A, B and D. They explained that when helping someone or giving a used item to someone who needs it, it creates a sense of joy by being generous towards other people. Interviewee A mentioned that for them it is very meaningful to recirculate unused items, since these items can be valuable for another person and the resources are used more efficiently. Interviewee D stated that when utilizing

services for renting, borrowing or lending items, they would prefer products with a good quality and expect more responsible lifestyle by choosing more durable products. Interviewees A, C and E expected also more responsible lifestyle, since they mentioned they were concerned about the hyper consumption and its impacts. Instead they wished that sharing economy could encourage to more responsible consumer choices.

When the expectations via rational benefits were discussed, the most evident expectation was the practical aspect of sharing economy. The interviewees expected that sharing economy could increase the effective usage of existing resources. For instance, when borrowing and renting items for a short time. All of the interviewees were familiar with the traditional borrowing among friends and family and considered it very beneficial since there was no need to buy the actual item when it could have been borrowed. They all emphasized that especially when an item is needed for a short period of time, effective usage of resources, e.g. borrowing is beneficial.

When the expectations were discussed, the interviewees made their own suggestions for current and possible new sharing services that could be established in Finland. Interviewee D emphasized that if there were services for lending tools, the tools should be of high quality. D explained that sharing economy services should provide quality in their actions and especially when providing items to share. The interviewee D said they would be interested to use these services if the items would have good quality standards. Items that are of high quality, tend to cost more and the interviewee thought that they would be happy to borrow these items instead of buying them and in a way investing to durable items and therefore decreasing their own consumption.

3. *D: It is a good question why I want to own if I need the item only rarely. Instead, I could utilize sharing economy services by borrowing tools, which would be high-quality. I would not want to buy tools that are cheap and poor quality but I could borrow high-quality tools if there would be that kind of services available. The core idea is also*

*that the user experience should be as close as actual ownership to items. The experience should be as easy as if you owned the item yourself. I do not want to obtain ownership if the items that I need are available for borrowing easily and in nearby area.*

In addition, interviewee D wished for more services in transportation in their living area. Car sharing among neighbourhoods would be beneficial, since lack of parking spots is quite common issue, in their opinion. When utilizing car sharing services, the service should develop the functionality in a way that the user experience should be precisely close to the user experience when using their own car. In addition, the interviewee D mentioned that car sharing services could provide the opportunity to rent different cars for different needs and occasions. Therefore, the users could have access to different cars instead of owning only one. As a result, the service could create new kind of functionality in their daily living.

Altogether, the interviewees expected most borrowing and renting services, since they did not wish to obtain ownership to items they need very rarely. Interviewee E wished sharing services for cleaning equipment, children's equipment and evening gown renting. The reason for these was because the items are needed for a short period of time. In addition, they all mentioned that the services should be very easy to use. If not, they would not be interested to use sharing services. If the service functions with an online platform, it should also function very well. Also, services should be available in their area. Especially in Southern Finland, sharing services have become more popular but in other areas the situation might not be the same. Interviewees mentioned that if the service is not easily accessible, they would rather choose ownership than borrowing or renting. Lastly, interviewees B and D stated that sharing services must have clear rules for the users to make sure that the activity is secure for both participant and the service provider.

## 4.2 Experiences of participation

Four out of five interviewees had experiences of sharing economy. Interviewee A had rented their own apartment, utilized car sharing and recirculated unused items via online platforms. Interviewee B and D had utilized co-ownership of household appliances and rented apartments in Finland and abroad via online platforms. Interviewee E had experience of Airbnb and multiple online platforms of recirculating used items, e.g. Zadaa and Tori.fi. Interviewee C did not have experience of sharing services. However, all interviewees had experience of traditional sharing among friends and family, which usually does not include the use of online platforms.

The four interviewees that had experience of sharing services, mentioned that their experiences had been successful and rewarding so far. The experiences had been beneficial by financial, practical and emotional aspect. The interviewees mentioned that renting or shared ownership had helped them financially since the prices of the products had been lower, than when bought individually. Renting had created them additional income. The services had provided functionality, e.g. in recirculating used items had created the relief of giving away an item, earning a small profit or gaining a new experience from participating these sharing services. Co-ownership was beneficial since the cost of a product was lower when multiple people joined the investment.

However, all four interviewees mentioned that there are areas in the sharing services or activities that could be developed. For instance, when co-owning a product or borrowing, there appeared to be a question of which user is responsible for possible financial matters. Interviewees B and D, who had experience of such, mentioned that there should be a clear system for maintenance when a household appliance is used together. Also, it is difficult to measure how much the product is used and by whom, therefore maintenance and financial responsibility should be clearly defined among the users, in order to avoid misuse and misunderstandings. Overall, the four interviewees emphasized that the functionality of services of activities could be enhanced.

Altogether, the interviewees had positive attitudes towards sharing economy. As mentioned above, the interviewees were pleased since according to them, sharing

economy has created new business opportunities and services. Especially renting, borrowing and lending items were discussed further, since the interviewees had experience of recirculating unused items and borrowing among friends and family. The interviewees did not have experience of sharing services that include borrowing items from strangers via online platform e.g. Peerby. During the interviews, the attitude towards trying out these kinds of services were discussed.

The interviewees stated that they might have many goods they could rent or borrow to other people. However, some of them only started to consider it during the interviews, since they had not thought about it before. Among the interviewees it was common that the goods were stored and kept for many years in case that they might use them again someday. Interviewee C said that they would rather sell an unused good immediately to someone else, instead of renting it. On the other hand, they said that if the renting or lending was easy and effortless for them, they could consider giving it a try. Interviewees B and D stated that the monetary benefit of renting would not be necessary but instead, by lending an item to someone, they would wish that the other participant would do a task for them in exchange. Interviewee D emphasized that these borrowing and lending services should be well located in their living area and easily at their use.

Since communicating with strangers is relatively significant matter in sharing economy, the attitudes could be found out by discussing how the interviewees react to activities with strangers. Interviewees B and D stated that they were not concerned if the other participant was a stranger, as long as there were rules that secure the activities. In their previous experiences e.g. recirculating used items, they had faced people who had been worth relying on. According to interviewees A, B and D, the other participants have followed the rules, and as a result they have been confirmed that the stranger aspect does not affect much. Interviewees A and E mentioned that they had been reluctant at first, since the stranger aspect had created them uncertainty during. However, the successful activities had proved that the strangers had been worth relying on. Interviewee C stated that they do not wish to try sharing services since the activities include communication with strangers. C explained that activities with strangers creates excess discomfort, effort and even

anxiety. Therefore, the interviewee C wished to borrow or rent only from family and friends.

4. *C: I am not completely sure if I can trust strangers. I think I would not begin to rent or borrow my items. If there is an item I don't need anymore, I would rather sell it to someone than renting or borrowing it. I would rather get rid of it in the first place, instead of the excess effort. That is the reason why I have not bought items from e.g. Facebook based second-hand communities. I have browsed through some, yet I have not bought anything for the excess effort. I would rather borrow from friends and family because I know that it is easy and I can trust them. In addition, I appreciate good customer service. Therefore, I am willing to pay for such.*

#### 4.3 Relation to ownership

Ownership is an important aspect in sharing economy. The values regarding ownership might affect how likely a person is to participate sharing economy activities. The ownership aspect was discussed with the interviewees by questioning what they thought about their ownership to various items and property, and how much it mattered to them. In order to gain an extensive understanding on how the interviewees thought about ownership, two examples were given: goods that involve a large investment such as buying an own apartment or a car, and goods that are used once a week or more seldom e.g. electric drill, hammer.

All interviewees stated that the amount of how much they owned and what they thought about it, was strongly associated with the life stage they were at or had gone through. Interviewees A and C stated that generally ownership to various items and property was not very significant to their lives, since A had lived abroad in the past years, therefore they did not own many items nor property at all. A added as well that it was enough for them to be able gain access to certain items or property, and ownership was not a necessity. C stated that ownership to various items and

property was not a current topic for them, since living as a student does not make it financially possible. However, C mentioned that they were satisfied with their life, even though they did not own much. In addition, A and C, who lived in rental apartments, stated that it did not matter if the apartment was rented or owned by themselves. The reason was that they felt they had the same rights to e.g. make their own decisions regarding their rental homes as the people who lived in their privately owned apartments. Still, they stated that at later stages in life they would want to buy their own apartments instead of living in rental apartments.

5. *A: It is possible that I have grown with a mind-set that ownership to various items and property should be obtained and in a large extent. On the other hand, a little later I have realized that one must make solutions based on one's situation and not everything should be owned individually. Now that I have a relatively mobile life stage since I have been travelling the recent years, still I often feel like I am dragging a lot of stuff with me, even though compared to many other people, I own very little number of items and property. For now, it is enough that I can have access to items and services that I need. At the moment, I do not want to obtain ownership to everything because it demands also e.g. maintenance effort and costs. When it comes to apartment, it does not matter if it's my own or rented, as long as it has proper number of square meters and it is cosy. Perhaps at some point of life, it would be nice to own an apartment individually.*

On the controversy, B, D and E stated that ownership was an important matter to them. B and D had lived in detached houses and afterwards moved into terraced houses, which meant that they had to narrow down their number of items. E was married and had one child. B mentioned that ownership creates a sense of security, when there is a certainty that their apartment is privately owned by them and that they have full access and right to use their own items. In addition, B mentioned that when e.g. an apartment is privately owned, it can secure financial stability when the



money is not spent on rent. D stated that ownership creates a sense of self-appreciation to themselves since owning a house or a car can be a sign of success to them. B and D stated that owning an apartment is the only smart option to live at the moment, since they thought that the rents are high in Finland. B, D and E all mentioned that ownership to various items and especially house owning is very relevant and somewhat traditional value, since owning an own house or apartment at some point of life is usually pursued among Finnish people.

All the interviewees thought that it is important to consider which goods are smart to borrow and which are smart to own themselves. A and C had experience of borrowing items from friends and family. They preferred borrowing, since they did not want to or could not own certain items. On the other hand, all interviewees agreed that items that are used constantly, they would choose to buy because they felt that owning the goods would make their lives effortless, instead of borrowing the items constantly from someone else. If the items would be easily accessible by a service or an individual for occasional use, they would be more likely to borrow the item.

The way the interviewees perceived their own relationship to ownership, depended a lot on the life situation. The factors that might affect were income, size of apartment, family structure and occupation. Interviewee A stated that they had been raised with a mind-set that ownership is an achievement everyone should pursue. Later in their life they had realized that owning less can be a relief and less stressful, since there is more time for other valuable things in life than maintaining the items they own. B stated that the life stage and the size of an apartment had affected how much they wanted to own items. Before, B had lived in a detached house, which had a lot of space. As a result, during decades a lot of items had been bought and stored. B stated that after their children moved away, they realized that the amount of items they own. As a result, they wanted to decrease the amount.

D mentioned that when time went on and years passed, they lost the count of what they own, as a controversy when they lived in a small apartment and they were more aware of what they own. C stated that occupation affects the relation to ownership. Occupation affects also the financial status, and since being a student a lot of items cannot be bought. Before becoming a student, C thought they were more likely to

obtain ownership to various items. Interviewee E thought that the increase in their awareness of what kind of impacts their consumption has, e.g. by watching documents and reading articles, has affected how much they want to obtain ownership to items.

#### 4.4 Motivational factors to participate

The interviewees were asked to consider the motivational factors that encouraged them to participate sharing economy activities or services. The motivational factors were divided into emotional and rational factors. One of the rational motivations from the interviews was the effective usage of existing resources. A, B, D and E mentioned that they felt motivated to take part in sharing services, when they expected that they could get their unused item or property used more efficiently. Another rational motivation was the economic factor. A, B, D and E mentioned that when renting or selling a used item or property, a small profit could be gained, which was rewarding and helped them financially. A, B and D also mentioned that when buying e.g. a used item, the prices were usually lower which was considered as a motivational factor when choosing to buy a used item or a new one.

When emotional motivations were discussed, establishing communal relationships via sharing services was considered as a motivational factor by A, B and D. C, who had not used sharing services, mentioned this factor as well, when they were asked to consider if they could utilize sharing services at some point of their life. A, B and D stated as well that the joy gained from giving away an item to someone who needs it, was a motivational factor. Interviewees A and D mentioned that they were motivated by the factor that sharing economy services can let the participant to experience something extra. For instance, D had rented a villa abroad via online platform and they were very happy with the experience because without sharing economy it could have not been possible. A, D and E were also motivated by gaining new experiences via sharing services.

6. *A: In some cases, it is convenient to stay at e.g. a hotel because you are allowed to rest and relax without interruption. If I wish to gain new experiences or just versatility, I am happy to utilize peer-to-peer renting services in hospitality, e.g. Airbnb. However, usually the price is the key factor when choosing an accommodation. If the other is cheaper, I am very likely to choose the financially friendly option.*

When discussing the discouraging factors to participate sharing economy, the interviewees mentioned few emotional factors with negative effects. One of these factors was lack of trust towards the other participants. A and C mentioned that excessive effort and stressful situation might also stop them from taking part to sharing services one day, regardless if the other participant was trustworthy or not. According to A and D, lack of security that the items will remain unbroken would stop them from using sharing services.

After rational and practical discouraging factors were discussed with the interviewees, the most evident factor was the functionality of the services. A, B and D stated that if the service or online platform was difficult to use or lacked security, they would not use the service. B added that they did not want to use sharing services if the availability and location was poor. According to A and D, lack of own time was also an evident factor that would stop them from using sharing services and platforms.

## 5 Discussion and conclusions

### 5.1 Conclusion

The objective of the study was to determine what kind of perceptions and expectations rise when sharing economy is discussed in the consumer point of view. The aim was also to explore what kind of motivational factors exist regarding participation to sharing economy and if sharing economy affects the consumer behaviour and buying decisions. The discussion and conclusions chapter aims to answer the research questions. In the analysis of the research results, Table 1 presenting the motivational factors to participation to sharing economy in Chapter 2.4 was utilized and compared with the research results and further conclusions. The versatility of the interviewees' age, life stage and occupation enabled the diversity of the responses. Yet, it could be stated that the responses regarding perceptions, expectations, motivations and the impact on consumer behaviour are not unambiguous.

The first research question was what kind of perceptions and expectations rise when sharing economy is discussed. Three most substantial perceptions are presented on the figure below. These three most substantial perceptions risen from the interviews were lending, borrowing and renting items, communal relationships and access over ownership.

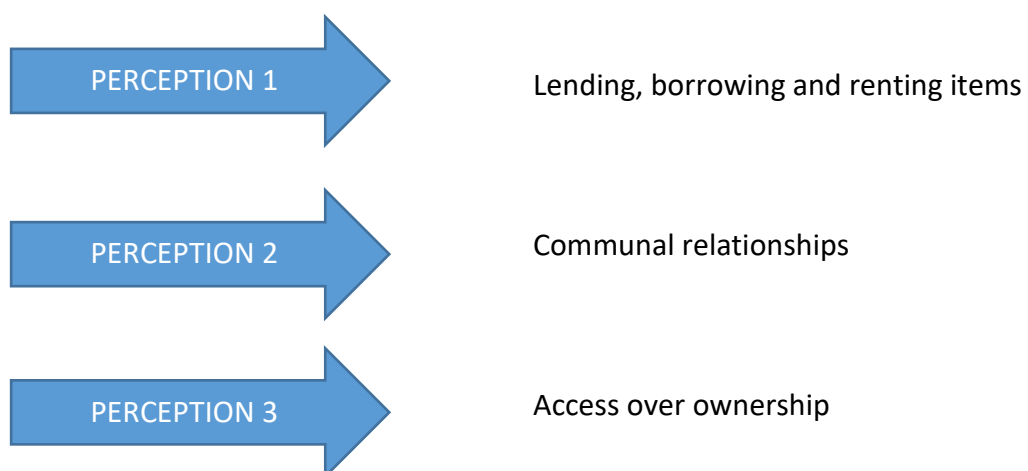


Figure 1. The most substantial perceptions towards sharing economy

All five interviewees associated sharing economy with lending, borrowing and renting items. This aspect was one of the most dominant perceptions the interviewees had and one of the most familiar forms of sharing services. The result was quite evident since most of the secondary data utilized in the study defines sharing economy as such, utilizing e.g. sharing or renting items with the help of online platforms. In addition, new business opportunities were mentioned. All interviewees were familiar and rather interested about the access over ownership aspect, where shared ownership or right to access is preferred instead of individual ownership. This could indicate the distinct state of awareness that the interviewees had, since preferring access instead of ownership is quite relevant factor in sharing economy.

Four out of five interviewees associated sharing economy with communal relationships, which was also another substantial topic during whole interviews. This could indicate that the interviewees had rather evident awareness of sharing economy, since the phenomenon connects people regionally and globally. In addition, sharing economy is considered to aim on the establishment of communal relationships (Lahti & Selosmaa 2013, 103). Other perceptions, such as security of the services, government and taxation were mentioned by few interviewees. Interesting detail was that none of the interviewees associated sharing economy with sustainability. Hamari and colleagues (2015, 9) argue in their study that sustainability is a significant instigator in the context of sharing economy. However, during the interviews the impacts of hyper-consumption or over consumption were discussed, yet sustainability was not mentioned as a perception nor expectation regarding sharing services. All in all, sharing economy was considered as a phenomenon with positive effects. According to the interviewees, the growth of sharing economy had resulted in establishing new opportunities for consumers e.g. services and businesses.

The first research question included exploring the expectations the interviewees had on sharing economy. In the data analysis process, the expectations were divided into emotional and rational expectations. In addition, expectations toward sharing services were discovered. It was found out, that the most substantial emotional

expectation was increase in communal relationships. The interviewees considered that there is a difference in the communal and individual focus on living between areas. In addition, Finnish people tend to rely extensively on their selves in life instead of communities. All interviewees considered that they need a certain amount of social interaction and that communal relationships could provide them such. The interviewees considered sharing economy services as great newcomers to the markets, since they expected communal relationships to increase as a result from participation.

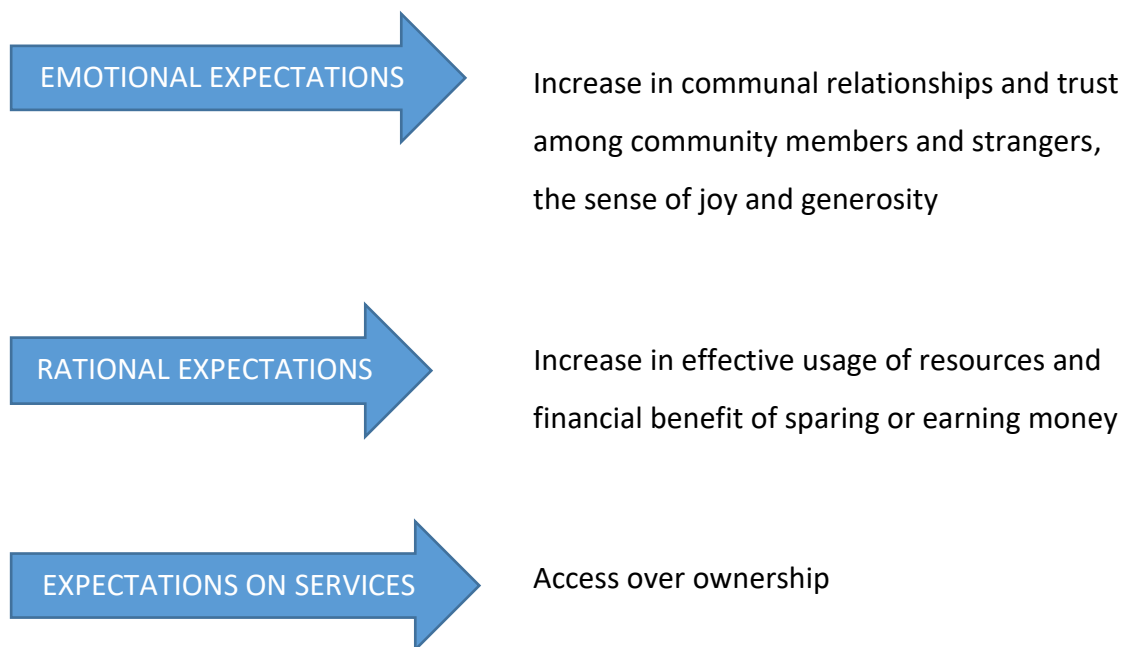


Figure 2. The most substantial expectations towards sharing economy

In addition, when emotional expectations were discussed, the interviewees thought that they would expect more sense of joy as a result of being generous. Sense of generosity would appear as a result from e.g. giving away an item to someone who needs it, completing a task for someone or helping others. The interviewees mentioned that sharing services could create more possibilities for experiencing beneficial emotions, such as joy of being generous.

The rational expectations towards sharing economy were increase of using resources more effectively and simply practicality of using services. Interviewees had realized that when there were idling resources, they were not used effectively and it was considered to be somewhat waste of financial resources and good purpose. Therefore, they expected that usage of sharing services could increase the effective usage and it would serve individuals, community and the government. By practicality, the interviewees emphasized that they would expect sharing economy to help their own life and create practical solutions to them as consumers. In addition, the last most substantial rational expectation was the increase of financial earning or sparing as a result from utilizing sharing services e.g. recirculating items or increased utilization of property.

In conclusions, the expectations derived from the research results are compared to Table 1 in Chapter 2.4., where the most important reasons to participate sharing economy are presented. The community expectation was one of the most evident expectations and also in the table it is listed as one of the most important emotional factors. It could be stated that according to the study, it could be possible that sharing economy can increase communal relationships and create social value to the participants. However, according to the interviewees the community aspect is a strong emotional expectation that they thought would increase by the activities of sharing economy. When comparing to Table 1, generosity is also an important factor when participating sharing economy. This was also mentioned by the interviewees when discussing the expectations. However, emotional factors in Table 1, such as I'm smart, I'm responsible and I'm part of a movement were not mentioned by the interviewees. These three factors presented lifestyle and cultural related emotional factors. Therefore, the most important factors were generosity and community aspect.

The most prominent rational expectation was the financial aspect. When comparing to Table 1, the interviewees mentioned that by participating sharing economy, they are able to spare money and earn money, which creates them a financial benefit. In addition, during the interviews the practical aspect of sharing economy was discussed in many situations. The practicality is also mentioned in the table presenting the most important factors in participation. The fifth rational factor is the

possibility of trying new services and products. This was also mentioned by A and C when discussing their attitudes towards sharing economy. The third factor, flexibility, was mentioned by D when discussing the expectations and they mentioned the possibility to rent cars for different needs via sharing economy platform. Thus, D mentioned that sharing services could provide them flexibility. The only rational factor that was not mentioned at all, was ecological aspect. This was an interesting finding since sharing economy is often associated with the sustainability and ecological aspect. However, Hamari, Sjöklint and Ukkonen (2015), suggest in their study that it is possible that the sustainability aspect is a motivational factor only to them who consider it important for themselves.

The second research question was what kind of motivational factors can encourage to participate sharing economy activities and services. Again, establishing communal relationships was one of the most important motivations towards participation to sharing economy. Communal aspect is also one of the most important factors in Table 1. When comparing to the table, generosity was mentioned as a motivational factor when giving used items to someone who needs them.

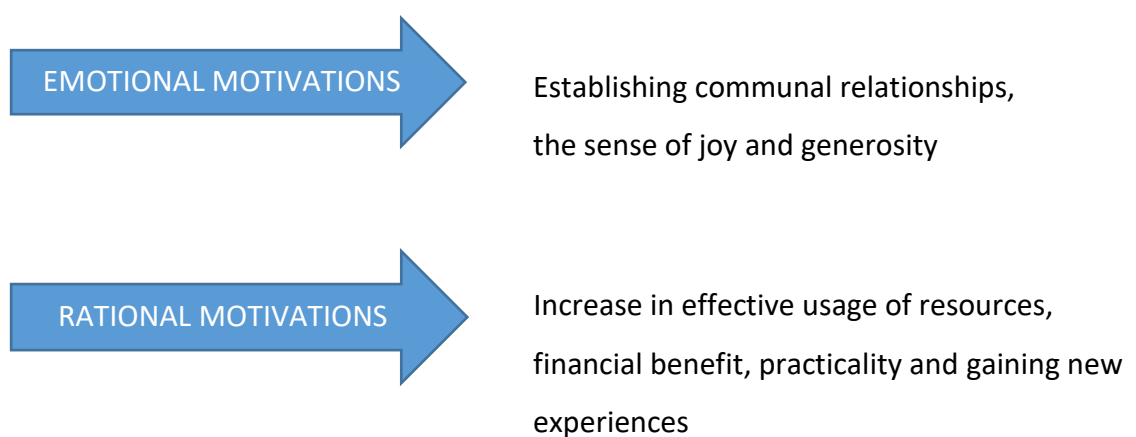


Figure 3. The motivational factors towards participation

In rational motivations, the most substantial factors were financial and practical aspect and gaining new experiences. These motivations were in line with the factors presented in Table 1. By financial aspect, interviewees were motivated by the possibility to earn and spare money via sharing services. In addition, lower prices via sharing services was mentioned as a motivational factor. Practical aspect was a



motivation as well, since sharing economy could offer more practical opportunities for consumers. Gaining new experiences via sharing services was mentioned by two interviewees (A and D), and the result was in line with Table 1. Again, an interesting detail in the motivational aspect was found that none of the interviewees mentioned ecological aspect of sharing economy as a motivation to them.

The third research question aimed to assess if sharing economy affects the consumer behaviour and buying decisions. This was found out while discussing the relation to ownership during the interviews. All interviewees mentioned that they do aim to avoid obtaining ownership continuously, all for different reasons. Interviewee A had avoided obtaining ownership because of travelling and willingness to cope with a small number of items and property, C avoided ownership for financial reasons and own preference not to own, B and D aimed to question their own relation to ownership and avoiding ownership in cases where another practical option is available and E had had influence in their relation to ownership from media and the awareness of what over-consumption could cause.

It could be stated that sharing economy can affect the consumer behaviour and buying decisions, since all interviewees considered that they could utilize sharing services to some extent. A, B, D and E were most interested to try sharing services or to continue using them. C did not wish to utilize sharing services at the moment but if they moved to another area they could consider it. In addition, all interviewees had utilized secondary markets. Therefore, sharing economy can provide alternative consumption options for the interviewees, since they had realized that they do not want to obtain ownership at all times. They could choose Airbnb over traditional hotels, recirculating used items e.g. Tori.fi, or try lending and borrowing services instead of buying their own item or a new one. It is challenging to assess on which level sharing economy has affected the interviewees' consumer behaviour since there are many factors that have influence on the consumer behaviour. However, it was found out that the interviewees were willing to try alternative consumption options instead of utilizing only the traditional ones.

As a conclusion, it could be stated that the interviewees' awareness of sharing economy was significant. They were familiar with sharing economy on primary level and they had relatively clear perceptions and expectations towards the

phenomenon. Sharing economy was associated with borrowing, lending and renting, communal relationships and access over ownership in the context of perceptions. In the expectations and motivational context, in correlation to Table 1, the most substantial emotional factors were generosity and community, and financial and practical aspects and gaining new experiences via sharing services in rational factors. It could be stated that these were the most substantial factors when considering the expectations and motivations the interviewees had on sharing economy. An interesting detail in the study was found, that ecological and responsible factors were not mentioned by the interviewees during the interviews, unlike Table 1 suggests. In addition, the interviewees did not associate sharing economy with cultural aspect, as by participating sharing economy would include them in a movement or activism. It could be stated that sharing economy may affect the consumer behaviour and buying decisions, since relation to ownership had shifted to preferring access over individual ownership and the total attitude of the interviewees was that they wish to continue using sharing services or try sharing services at later stages of their lives.

## 5.2 Limitations of the research

Regarding the research, there were multiple limitations. Firstly, the sampling size was only five interviewees. The interviewees did represent different generations, which gave versatile information on the topic but the issue was that it cannot be generalized. If the aim was to gain more information in a wider range, interviews should be conducted with more people and more specifically defined. As sharing economy is still developing in Finland, the research generated valuable information on the primary perceptions people have in different living areas and the nature of the topic was qualitative. However, the sampling size was very limited and there could be done some further research with a larger sampling size.

In addition, since the phenomenon is still developing in Finland, it was difficult to create clear requirements on who will be chosen to be interviewed. Yet, the aim was to find out the primary perceptions and in the research, it was found out that all of

the interviewees were familiar with the term 'sharing economy'. However, it could have not been defined beforehand which of the interviewees were authentic users or non-users, since the usage of sharing services was incidental. The research might have been more valid if the interviewees were more defined and chosen to represent a certain group of people. It could be considered as a limitation, yet the research generated information on different age groups' perceptions and primary ideas on the topic.

Second limitation of the research was the concise secondary data. The theoretical information, research and knowledge on the topic are still scarce; therefore, it was challenging to collect an appropriate amount of relevant information on the topic. In addition, textbooks on the topic are not available to large extent since the phenomenon has grown very recently and rapidly. Another challenge related to secondary data collection was the embryonic state of the definitions. The definitions are not fully developed, therefore the research process demanded constant consideration in the usage of definitions. When searching for relevant sources of information, it was also important to review the literature critically and consider the reliability since there is a range of online sources available. The study would have been more valid if the secondary data section would have been more extensive and appropriate. However, the study and its secondary data turned out to be limited.

Finally, the largest limitation to the research was the chosen topic. It was a great challenge to narrow down the scope and focus to develop concrete research question. This is usually the case in qualitative research but in this particular research paper the ambition was perhaps bigger than the realistic understanding of the difficult nature of the research topic. Sharing economy is still very young phenomenon and even though the services have been generated, research and knowledge on the topic is very limited. For this reason, the topic was very challenging. On the other hand, the thesis topic should be narrowed down to clear frames but on the other, it was not possible since the theoretical knowledge and research is still limited. The aim was to remain as objective and critical as possible, yet as a result, the thesis turned out including limitations and reliability issues.

### 5.3 Future research topics

While the thesis was written, further research topics rose from the areas discussed in the thesis. It is evident that research on sharing economy is relevant and there is a need for further research in the future. As mentioned before, the usage of the definitions is on its embryonic state. Therefore, it is a sign that enough theoretical knowledge and information is not well defined and available. Further research on the topic is required in order to raise awareness and understanding on the business model and phenomenon. If the phenomenon grows in Finland, as it has been estimated (Työ- ja elinkeinoministeriö 2017), further research is needed as well.

Since sharing economy has various range of different activities and services, non-monetary and monetary, further research could be done in the future focusing on specific companies, services or activities. E.g. recirculation of used items, sharing productive assets, increased utilization or exchanging services. Further research could be done on specific sharing services' user experiences or research that measures the motivations users have, and if participating increases their trust among strangers or establishment of communal relationships. Related to sharing economy, on consumer level research could be done if the sharing economy disrupts the traditional consumer behaviour which is witnessed in today's world.

Another interesting research topic could be done in the companies' point of view by e.g. interviewing the employees of sharing services and to determine their perceptions on if their service generates sustainable actions and how they see the future of the phenomenon. This kind of research could be done by engaging different companies or choosing only one and measuring how they have succeeded and how to increase the consumers' awareness of the service. This kind of research would be relevantly interesting if done in Finland, since the phenomenon is still developing and growing in Finland.

On a more global level, an interesting and possible research topic could be assessing the impacts of sharing economy on the economies of different countries. The topic would be interesting since it has been stated that sharing economy disrupts the traditional economy, where the ownership of goods is exchanged. In addition, another interesting topic could be how the sharing economy impacts on the

sustainability matter in consumption. It would make a relevant research topic, since common expectation of participating to sharing economy is the sustainability aspect. However, it is difficult to assist if the phenomenon truly generates sustainable actions, since people participate for different reasons. An interesting research topic would be finding out if sharing economy can offer a sustainable option for the consumers.

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## Appendices

### Appendix 1. Excerpts from the Interviews in Finnish language

1. *B: Minun mielestäni todella tärkeä ja hyvä ilmiö juuri sen vuoksi, että löytää erilaisia kanavia toimia ja että ihmiset tulisivat tietoisemmiksi erilaisista mahdollisuuksista. Mielestäni myös viranomaisten kuuluisi nähdä ilmiö hyvänä mahdollisuutena, koska näin ihmiset voivat rakentaa yhteisöllisyyttä, hyödyntää resursseja tehokkaammin ja mahdollisesti välttää turhaa kuluttamista.*
  
2. *D: Jakamistalouden palveluiden tai aktiviteettien kautta voisi tulla lisää sosiaalista kanssakäymistä, ja se lisäisi tuttuutta erilaisten ihmisten välillä sekä madaltaisi kynnystä pyytää apua. Yhteisöllistä toimintaa voisi olla enemmänkin omassa elämässä. Luottamus on tärkeä edellytys yhteisöllisyydelle, ja myönteiset kokemukset lisäävät halua osallistua yhteisöllisiin tekoihin myös jatkossa.*
  
3. *D: Se on hyvä kysymys, miksi omistan, jos tarvitsen sitä tavaraa vain silloin tällöin. Voisin sen sijaan hyödyntää jakamistalouden avulla esimerkiksi työkaluja, jotka olisivat laadukkaita ja hyviä. En haluaisi ostaa halpoja ja huonolaatuisia, vaan hyödyntää lainaten paremman laatuista, jos olisi sellaisia palveluita. Kysymys on myös siitä, että kuinka lähelle käyttökokemuksen saa oikeaa omistamista. Kokemuksen tulisi olla yhtä helppoa kuin omistaminen. En halua omistaa, mikäli tarvitsemiani asioita on saatavilla lainattavaksi helposti ja lähellä.*
  
4. *C: En oikein tiedä voinko luottaa tuntemattomiin ihmisiin. Vuokraamiseen tai lainaamiseen en ehkä rupeaisi. Jos on tavara, jota en tarvitse, mieluummin myisin sen jollekin sen sijaan, että alkaisin vuokraamaan tai lainaamaan sitä.*

*Mieluummin pääsen kerralla eroon siitä ylimääräisen vaivan sijasta. Sen takia en ole ostanut tavaraa esimerkiksi Facebook-kirppareilta. Olen katsellut, mutta en ole jaksanut nähdä vaivaa, että ostaisin. Mieluummin lainaan kavereilta ja perheenjäseniltä, kun tiedän että homma toimii ja voin luottaa heihin. Sen lisäksi, arvostan hyvää asiakaspalvelua, joten olen valmis myös maksamaan siitä.*

5. *A: On mahdollista, että olen kasvanut sellaisessa ajatusmallissa, että kaikki mahdollinen täytyy ostaa omaksi ja isosti. Toisaalta, vähän myöhemmin olen ymmärtänyt sen, että tilanteen mukaan täytyy toimia ja en välttämättä tarvitse kaikkea omaksi. Tässä suhteellisen liikkuvassa elämäntilanteessa, kun olen matkustellut paljon, minusta tuntuu silti, että joudun raahaamaan paljon tavaraa mukani, vaikka moniin ihmisiin verrattuna omistan todennäköisesti aika vähän. Toistaiseksi minulle riittää, kun saan tarvittaessa jonkun tavaran tai palvelun käyttööni. Tällä hetkellä en halua omistaa kaikkea, koska omistamisesta seuraa myös esineen hallinnoimisen vaiva, esimerkiksi huolto. Asunnon suhteen ei ole väliä, onko se vuokrattu vai oma, kunhan se on riittävän kokoinen ja siellä on mukava asua. Ehkäpä myöhemmissä elämänvaiheissa olisi mukavaa omistaa oma asunto.*
  
6. *A: Joissain tapauksissa esimerkiksi hotelliin on mukava majoittua, koska siellä saa rauhassa levätä ja rentoutua. Mikäli haluan vaihtelua ja uusia kokemuksia, käytän mielelläni vertaisvuokrauspalvelun kautta saatavia majoituspalveluita, esimerkiksi Airbnb. Yleensä kuitenkin hinta ratkaisee, eli jos jommankumman saa edullisemmin niin päädyn yleensä siihen.*